Case 23-13220-mdc Doc 20 Filed 12/07/23 Entered 12/07/23 14:46:10 Desc Main Document Page 1 of 41

Fill in this inform	nation to identify your	case and this filing:		
Debtor 1	Mohammad		Alqtaishat	
	First Name	Middle Name	Last Name	_
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the:	Eastern	District of Pennsylvania	
Case number	23-13220-mdc			Check if this is a amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1.	-		e, Building, Land, or Other Real Estate e interest in any residence, building, land, or simila		Interest In	
	√ 1.1	'es. Where is the property? 108 Patriot Cir Street address, if available, or other	What is the property? Check all that apply. ✓ Single-family home □ Duplex or multi-unit building	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
		Plymouth Mtng, PA 19462-2570 City State ZIP Code Montgomery County	☐ Condominium or cooperative ☐ Manufactured or mobile home ☐ Land ☐ Investment property ☐ Timeshare ☐ Other ☐ Who has an interest in the property? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☑ At least one of the debtors and another Other information you wish to add about this itemproperty identification number: Source of Value: Realtor.com value (\$663,635) less 20% liquidation interest.	Current value of the entire property? \$265,454.00 Describe the nature of your (such as fee simple, tend a life estate), if known. Tenants by the Entirety Check if this is comma (see instructions) m, such as local	Current value of the portion you own? \$265,454.00 our ownership interest ency by the entireties, or enunity property	
	If you	u own or have more than one, list here:				

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	1.2	456-458 Markle St Street address, if ava description Philadelphia, PA 19 City State County		What is the property? Check all that apply. ☐ Single-family home ☐ Duplex or multi-unit building ☐ Condominium or cooperative ☐ Manufactured or mobile home ☐ Land ☐ Investment property ☐ Timeshare ☐ Other ☐ Who has an interest in the property? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☑ At least one of the debtors and another Other information you wish to add about this item property identification number: ☐ Source of Value: ☐ Redfin.com value (\$393,416) less 20% liquidation	the amount of any secure Creditors Who Have Class Current value of the entire property? \$157,366.40 Describe the nature of y (such as fee simple, tenda life estate), if known. Tenants by the Entirety Check if this is commercial (see instructions) m, such as local	ancy by the entireties, or
2.				wn for all of your entries from Part 1, including any umber here	entries for pages	\$422,820.40
Pa	rt 2:	Describe You	ır Vehicles			
				nterest in any vehicles, whether they are registered vehicle, also report it on Schedule G: Executory Contractions		es
3.	Cai	rs, vans, trucks, tract	ors, sport utility	y vehicles, motorcycles		
		No				
		Yes				
4.	Exa			s and other recreational vehicles, other vehicles, an al watercraft, fishing vessels, snowmobiles, motorcycle		
5.				own for all of your entries from Part 2, including an number here		\$0.00
Pa	rt 3:	Describe You	ır Personal a	and Household Items		
Do y	ou ow	n or have any legal oi	r equitable inter	rest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6.		sehold goods and furi	_			
	Exan	nples: Major appliance	es, furniture, liner	ns, china, kitchenware		
	□ N					
	A A	es. Describe	Various used p	ieces of furniture, furnishings, appliances, linens, and o	other similar items.	\$800.00

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Debtor Alqtaishat, Mohammad

Case number (if known) 23-13220-mdc

7.	Electronics								
		radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music ctronic devices including cell phones, cameras, media players, games							
	☐ No								
	✓ Yes. Describe	Various used televisions, mobile devices, and computers.	\$200.00						
8.	Collectibles of value								
.	Examples: Antiques and fig	gurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or ollections; other collections, memorabilia, collectibles							
	√ No								
	Yes. Describe								
9.	Equipment for sports and	hobbies							
	Examples: Sports, photogr	raphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and try tools; musical instruments							
	☑ No								
	Yes. Describe								
10.	Firearms								
	Examples: Pistols, rifles, shotguns, ammunition, and related equipment								
	☑ No								
	Yes. Describe								
11.	Clothes								
	Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories								
	☐ No								
	✓ Yes. Describe	Various used articles of clothing, shoes, and accessories.	\$500.00						
		J. ,							
12.	Jewelry								
	Examples: Everyday jewel silver	ry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold,							
	☐ No								
	✓ Yes. Describe	Various used pieces of jewelry.	\$70.00						
13.	Non-farm animals								
	Examples: Dogs, cats, bird	ds, horses							
	☑ No								
	Yes. Describe								
14.	Any other personal and he	ousehold items you did not already list, including any health aids you did not list							
	√ No								
	Yes. Give specific information								
15.		of your entries from Part 3, including any entries for pages you have attached per here	\$1,570.00						
Pa	rt 4: Describe You	ur Financial Assets							

Official Form 106A/B Schedule A/B: Property page 3

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Debtor Alqtaishat, Mohammad

Case number (if known) 23-13220-mdc

Do yo	ou own or h	ave any lega	al or equitable interest in any	of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.	
16	Cash						
16.		Money you	have in your wallet, in your hor	me, in a safe deposit box, and on hand when y	ou file your petition		
	√ No						
	☐ Yes				Cash:		
17.	Deposits o	f money					
	Examples:			unts; certificates of deposit; shares in credit un nultiple accounts with the same institution, list			
	☐ No						
	√ Yes			Institution name:			
			17.1. Checking account:	TD Bank		\$602.80	
18.	Bonds, mu	ıtual funds,	or publicly traded stocks				
	Examples:	Bond funds	, investment accounts with bro	kerage firms, money market accounts			
	√ No						
	Yes						
19.	•	•	ock and interests in incorpor joint venture	rated and unincorporated businesses, inclu	iding an interest in an		
	☐ No						
	Yes. Gi	ve specific					
			Name of entity:		% of ownership:		
			L&R Food, LLC		100.00%	unknown	
20.	Governme	nt and corp	orate bonds and other negoti	iable and non-negotiable instruments			
	Negotiable	instruments	include personal checks, cashi	ers' checks, promissory notes, and money ordesfer to someone by signing or delivering them.	ers.		
	✓ No						
	Yes. Giv	ve specific					
	informa	tion about					
21.	Retirement or pension accounts						
	Examples:	Interests in	IRA, ERISA, Keogh, 401(k), 40	03(b), thrift savings accounts, or other pension	or profit-sharing plans		
	√ No						
	Yes. Lis	st each t separately.					
22.	Security de	eposits and	prepayments				
	Your share	of all unused	I deposits you have made so the	nat you may continue service or use from a co	mpany		
	Examples:	Agreements others	s with landlords, prepaid rent, p	public utilities (electric, gas, water), telecommu	nications companies, or		
	√ No						
	☐ Yes						

23.	Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)	
	☑ No	
	☐ Yes	
24.	Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	
	☑ No	
	☐ Yes	
25.	Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit	
	☑ No	
	☐ Yes. Give specific information about them	
26.	Patents, copyrights, trademarks, trade secrets, and other intellectual property	
	Examples: Internet domain names, websites, proceeds from royalties and licensing agreements	
	☑ No	
	Yes. Give specific information about them	
27.	Licenses, franchises, and other general intangibles	
	Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	☑ No	
	Yes. Give specific information about them	
Mon	ey or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you	
	☑ No	
	Yes. Give specific information about them, including whether you already filed the returns and the tax years	
29.	Family support	
	Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	☑ No	
	Yes. Give specific information	
30.	Other amounts someone owes you	
	Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else	
	☑ No	
	☐ Yes. Give specific information	

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31.		s in insurance policies es: Health, disability, or life insurance	ce; health savings account (HSA); credit,	homeowner's, or renter's insurance				
	☐ No							
	✓ Yes.	Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:			
			Term Life Insurance Policy - No Cash Value	Non-Filing Spouse	\$0.00			
32.	If you are	erest in property that is due you for the beneficiary of a living trust, exp because someone has died.	rom someone who has died pect proceeds from a life insurance police	y, or are currently entitled to receive				
	√ No							
	☐ Yes.	Give specific information						
33.	Claims a	against third parties, whether or r	not you have filed a lawsuit or made a s, insurance claims, or rights to sue	demand for payment				
	√ No							
	_	Describe each claim						
34.	_		s of every nature, including countercla	aims of the debtor and rights to set of	f			
	√ No							
		Describe each claim						
25	_		lint.					
35.		incial assets you did not already	list					
	✓ No							
	Yes.	Give specific information						
36.		-	from Part 4, including any entries for	. • •	\$602.80			
Pa	rt 5:	Describe Any Business-F	Related Property You Own or	Have an Interest In. List any	real estate in Part 1.			
37.	Do you	own or have any legal or equitabl	e interest in any business-related pro	perty?				
	√ No. 0	Go to Part 6.						
	Yes.	Go to line 38.						
45.		_	from Part 5, including any entries for		\$0.00			
Pa	rt 6:		Commercial Fishing-Related st in farmland, list it in Part 1.	Property You Own or Have ar	n Interest In.			
46.	Do you	own or have any legal or equitabl	e interest in any farm- or commercial	fishing-related property?				
	√ No. 0	Go to Part 7.						
	Yes.	Go to line 47.						
52.			from Part 6, including any entries for		\$0.00			
Ра	rt 7:	Describe All Property Yo	ou Own or Have an Interest in	That You Did Not List Above				
53.	-	have other property of any kind yes: Season tickets, country club me	•					

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	☑ No						
	Yes. Give specific information						
54.	4. Add the dollar value of all of your entries from Part 7. Write that number here						
Pa	rt 8: List the Totals of Each Part of this Form						
55.	Part 1: Total real estate, line 2	\$422,820.40					
56.	Part 2: Total vehicles, line 5 \$0.00						
57.	Part 3: Total personal and household items, line 15 \$1,570.00						
58.	Part 4: Total financial assets, line 36 \$602.80						
59.	Part 5: Total business-related property, line 45 \$0.00						
60.	Part 6: Total farm- and fishing-related property, line 52 \$0.00						
61.	Part 7: Total other property not listed, line 54 + \$0.00						
62.	Total personal property. Add lines 56 through 61	+\$2,172.80					
63.	Total of all property on Schedule A/B. Add line 55 + line 62.	\$424,993.20					

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Fill in this information	n to identify your case	:		
Debtor 1	Mohammad		Alqtaishat	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bank	United States Bankruptcy Court for the: East			/ania
Case number (if known)	23-13220-m	ndc		

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as	Exempt						
Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
,	Copy the value from Schedule A/B	Check only one box for each exemption.					
Brief description: 108 Patriot Cir Plymouth Mtng, PA 19462-2570 Line from Schedule A/B: 1.1	\$265,454.00	\$0.00 100% of fair market value, up to any applicable statutory limit \$0.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1) 11 U.S.C. § 522(d)(5)				
Brief description: Various used pieces of furniture, furnishings, appliances, linens, and other similar items. Line from Schedule A/B: 6	\$800.00	\$800.00 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)				

	Case 23-13220-mdc	Doc 20		Entered 12/07/23 14:46:10 ge 9 of 41	Desc Main			
Debtor 1	Mohammad		Alqtaishat	Case number (if know	vn) 23-13220-mdc			
	First Name Middl	e Name	Last Name					
Part 2:	Additional Page							
3. Are y	you claiming a homestead exempti	ion of more th	nan \$189,050?					
(Sub	ject to adjustment on 4/01/25 and e	very 3 years a	after that for cases filed on	or after the date of adjustment.)				
√ ∧	☑ No							
□ Y	☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?							
[☐ No							
[☐ Yes							

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Debtor 1 Mohammad **Alqtaishat** Case number (if known) 23-13220-mdc First Name Middle Name Last Name Part 2: Additional Page Brief description of the property and line on Amount of the exemption you claim Current value of the Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Brief description: $\sqrt{}$ \$200.00 11 U.S.C. § 522(d)(3) \$200.00 Various used televisions, mobile devices, and 100% of fair market value, up computers. to any applicable statutory limit Line from Schedule A/B: Brief description: $\mathbf{\Lambda}$ \$500.00 11 U.S.C. § 522(d)(3) \$500.00 Various used articles of clothing, shoes, and 100% of fair market value, up accessories. to any applicable statutory limit Line from Schedule A/B: 11 Brief description: 11 U.S.C. § 522(d)(4) \$70.00 \$70.00 Various used pieces of jewelry. 100% of fair market value, up I ine from to any applicable statutory limit Schedule A/B: Brief description: $\mathbf{\Lambda}$ 11 U.S.C. § 522(d)(5) \$602.80 \$602.80 TD Bank 100% of fair market value, up Checking account to any applicable statutory limit Line from Schedule A/B: Brief description:

\$0.00

100% of fair market value, up

to any applicable statutory limit

Line from

Schedule A/B:

Term Life Insurance Policy - No Cash Value

31

11 U.S.C. § 522(d)(7)

		Doc	ument l	Page 11 of 4	.1			
Fill in this infor	mation to identify your case	:						
Debtor 1	Mohammad First Name M		Alqtaishat Last Name					
Debtor 2 (Spouse, if filing	First Name M	iddle Name	Last Name					
United States	Bankruptcy Court for the: _	Eastern	District	of Pennsylvania	<u>a</u>			
Case number known)	(if <u>23-13220-mdc</u>			-			☐ Check if amende	this is an
Official Fo Schedu	rm 106D Ile D: Credit	ors Who F	Have Cla	aims Sec	cured	by P	roperty	12/15
nore space is	e and accurate as possible needed, copy the Addition number (if known).	•			• .			
☐ No. Ch	editors have claims secure eck this box and submit this I in all of the information bel List All Secured Claim	form to the court with ow.		dules. You have notl	hing else to r	eport on t	his form.	
separately	ecured claims. If a creditor of for each claim. If more than a possibname.	n one creditor has a p	articular claim, lis	st the other	Column A Amount of Do not dedu value of colla	ct the	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 City of P	hiladelphia	Describe the	property that se	cures the claim:	\$10	,000.00	\$157,366.40	\$0.00
Creditor's 1401 Jol	Name nn F Kennedy Blvd 5th Floo		le St Philadelphia	a, PA 19128-3605				
Philadel _l City	Street al Services Building bhia, PA 19102-1640 State ZIP Co	Contingent Unliquidate Disputed	t ed	aim is: Check all tha	at apply.			
☑ Debto ☐ Debto	or 2 only or 1 and Debtor 2 only ast one of the debtors and	☐ An agreem☐ Statutory lic ☑ Judgment	,	uch as mortgage or en, mechanic's lien)	secured car	loan)		

☐ Check if this claim relates to a

community debt

Date debt was incurred ____

\$10,000.00

_____ Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

Debtor 1 Document Page 12 of 41

Alqtaishat Case number (if known) 23-13220-mdc

Last Name

Do	vrt 1.	Additional Page		Column A Amount of claim	Column B Value of collateral	Column C Unsecured
followed by 2.4, and so forth.		. ,	s page, number them beginning with 2.3,	Do not deduct the value of collateral.	that supports this claim	portion If any
2.2		nity Loan Servicing, LLC	Describe the property that secures the claim:	\$73,815.00	\$157,366.40	\$0.00
	Creditor's	s Name once De Leon Blvd Fl 5	456-458 Markle St Philadelphia, PA 19128-3605			
	Coral Gi City Who ow Debt Debt At lea anoth	Street nkruptcy Dept ables, FL 33146-1837 State ZIP Code es the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and oner ck if this claim relates to a munity debt	As of the date you file, the claim is: Check all that Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or some statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)			
2.3		twas incurred 6/25/2008 Federal Credit Union	Last 4 digits of account number 2 3 3	·· 	\$457,000 AO	\$0.00
	Creditor's 3 Friend Number Attn: Ba Newtow City Who ow Debt Debt At lea anott	s Name Is Ln Street nkruptcy n, PA 18940-3426 State ZIP Code es the debt? Check one. or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and	Describe the property that secures the claim: 456-458 Markle St Philadelphia, PA 19128-3605 As of the date you file, the claim is: Check all that Contingent Unliquidated Disputed Nature of lien. Check all that apply. ✓ An agreement you made (such as mortgage or some statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to homeEquityLing offset) Last 4 digits of account number 9 6 1	secured car loan) neOfCredit	\$157,366.40	φ0.00
	Add the	dollar value of your entries in (Column A on this page. Write that number here:	\$119,552.00		
		the last page of your form, add at number here:	the dollar value totals from all pages.			

First Name

Middle Name

Debtor 1 Mohammad Document Page 13 of 41

Alqtaishat Case number (if known) 23-13220-mdc

Last Name

Part 1:	Additional Page After listing any entries on this followed by 2.4, and so forth.	s page, number them beginning with 2.3,	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
0.4	•		value of collateral.		ii aiiy
	Zasowski	Describe the property that secures the claim:	\$59,265.75	\$157,366.40	\$0.00
Credite	or's Name	456-458 Markle St Philadelphia, PA 19128-3605			
38 Me	etka Rd				
Numb	per Street	As of the date you file, the claim is: Check all tha	t apply.		
		☐ Contingent	,		
Roye	ersford, PA 19468-1402	☐ Unliquidated			
City	State ZIP Code	☐ Disputed			
Who	owes the debt? Check one.	Nature of lien. Check all that apply.			
√ De	ebtor 1 only	☐ An agreement you made (such as mortgage or s	secured car loan)		
	ebtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)	,		
	ebtor 1 and Debtor 2 only	Judgment lien from a lawsuit			
☐ At	t least one of the debtors and	Other (including a right to			
an	nother	offset)			
_	heck if this claim relates to a ommunity debt				
Date o	debt was incurred	Last 4 digits of account number			
2.5 Selec	ct Portfolio Servicing, Inc	Describe the property that secures the claim:	\$337,586.51	\$265,454.00	\$72,132.51
	or's Name				
РО В	3ox 65250	108 Patriot Cir Plymouth Mtng, PA 19462-2570			
Numb	per Street	As of the date you file the elements. Check all the			
Attn:	Bankruptcy	As of the date you file, the claim is: Check all tha	гарріу.		
	_ake City, UT 84165-0250	Contingent			
City	State ZIP Code	☐ Unliquidated ☐ Disputed			
,	owes the debt? Check one.	Nature of lien. Check all that apply.			
,					
_	ebtor 1 only	✓ An agreement you made (such as mortgage or statutory lien (such as tax lien, mechanic's lien)	secured car loan)		
	ebtor 2 only ebtor 1 and Debtor 2 only	Judgment lien from a lawsuit			
	t least one of the debtors and	Other (including a right to			
an	nother	offset)			
_	heck if this claim relates to a ommunity debt				
Date o	debt was incurred 6/25/2008	Last 4 digits of account number 3 1 9	8		
Add t	he dollar value of your entries in C	Column A on this page. Write that number here:	\$396,852.26		
If this	is the last page of your form, add	the dollar value totals from all pages.	\$526,404.26		

First Name

Middle Name

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Debtor 1 Mohammad Alqtaishat Case number (if known) 23-13220-mdc First Name Middle Name Last Name Part 2: List Others to Be Notified for a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page. Savarese Law Offices On which line in Part 1 did you enter the creditor? 2.3 Name Last 4 digits of account number 80 N 2nd Street Pike Number Street Churchville, PA 18966-1057 City ZIP Code State Berman Legal LLC On which line in Part 1 did you enter the creditor? 2.4Name Last 4 digits of account number 1626 Pine St Number Street

Philadelphia, PA 19103-6711

State

ZIP Code

City

Fill in this information to identify your case:							
Debtor 1	Mohammad		Alqtaishat				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States B	sankruptcy Court for the	e: Eastern	District of	Pennsylvania			
Case number	23-13220-mdc						
(if known)							

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B:* Property (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property.* If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Pa	art 1: List All of Your PRIORITY Ur	nsecured Claims						
1.	Do any creditors have priority unsecured claims against you? ☐ No. Go to Part 2. ☑ Yes.							
2.	List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.							
	(For an explanation of each type of claim, see	e the instructions for this form in the instruction booklet.)						
			Total claim	Priority amount	Nonpriority amount			
2.1	Internal Revenue Service Priority Creditor's Name Centralized Insolvency Operation	Last 4 digits of account number When was the debt incurred?	\$14,569.78	\$14,569.78	\$0.00			
	PO Box 7346 Number Street Philadelphia, PA 19101-7346 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify	ed					
	Is the claim subject to offset? ☑ No ☐ Yes							

Page 16 of 41 Document Case number (if known) 23-13220-mdc Debtor 1 Mohammad Alqtaishat First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **√** Yes List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. **Total claim** Capital One Financial Corp. \$3,171.12 Last 4 digits of account number 4 0 0 2 Nonpriority Creditor's Name When was the debt incurred? 8/1/2015 Attn: Bankruptcy 1680 Capital One Dr As of the date you file, the claim is: Check all that apply. Number Street □ Contingent McLean, VA 22102-3407 ■ Unliquidated ZIP Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ■ Debtor 1 and Debtor 2 only priority claims ■ At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ✓ Other. Specify <u>Credit Card</u> Is the claim subject to offset? **☑** No ☐ Yes Capital One Financial Corp. Last 4 digits of account number 8 6 1 2 \$2,013.74 Nonpriority Creditor's Name 11/23/2015 When was the debt incurred? Attn: Bankruptcy 1680 Capital One Dr As of the date you file, the claim is: Check all that apply. Number Street Contingent McLean, VA 22102-3407 ■ Unliquidated Citv ZIP Code State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ☑ Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims ■ At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt

☑ No ☐ Yes

Is the claim subject to offset?

✓ Other. Specify <u>Credit Card</u>

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Debtor 1 Case number (if known) 23-13220-mdc Mohammad Alqtaishat Last Name

Middle Name

First Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page **Total claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Concorda Credit Last 4 digits of account number \$295.07 Nonpriority Creditor's Name When was the debt incurred? Attn: Bankruptcy 14600 Nw Greenbrier Pkwv As of the date you file, the claim is: Check all that apply. Number Street Contingent Beaverton, OR 97006-5745 Unliquidated ZIP Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ☐ Student loans ☐ Debtor 2 only ☐ Obligations arising out of a separation agreement or divorce that you did not report as Debtor 1 and Debtor 2 only priority claims ■ At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ☑ Other. Specify Credit Card Is the claim subject to offset? **☑** No ☐ Yes Discover Financial Last 4 digits of account number 4 0 4 \$600.25 Nonpriority Creditor's Name When was the debt incurred? 11/1/2021 Attn: Bankruptcy 2500 Lake Cook Rd As of the date you file, the claim is: Check all that apply. Number Street Contingent Riverwoods, IL 60015-3851 Unliquidated State ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **☑** Debtor 1 only ☐ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims ☐ At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ✓ Other. Specify Credit Card Is the claim subject to offset? **☑** No Yes

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Debtor 1 Mohammad Alqtaishat Case number (if known) 23-13220-mdc Last Name

Middle Name

First Name

Pa	Your NONPRIORITY Unsecured Claims —	Continuation Page	
Afte	listing any entries on this page, number them beginning	g with 4.4, followed by 4.5, and so forth.	Total claim
4.5	LVNV Funding LLC	Last 4 digits of account number	\$2,652.64
	Nonpriority Creditor's Name	When was the debt incurred?	
	Attn: Bankruptcy		
	6801 S Cimarron Rd Ste 424-J	As of the date you file, the claim is: Check all that apply.	
	Number Street	Contingent	
	Las Vegas, NV 89113-2273	☐ Unliquidated	
	City State ZIP Code	☐ Disputed	
	Who incurred the debt? Check one.		
	☑ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	☐ Debtor 2 only	☐ Student loans	
	☐ Debtor 1 and Debtor 2 only	 Obligations arising out of a separation agreement or divorce that y priority claims 	ou did not report as
	☐ At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Check if this claim is for a community debt	☑ Other. Specify Money Loaned	
	Is the claim subject to offset?		
	☑ No		
	☐ Yes		
4.6	Marrial David	Last A distract assessment wombon	ф г ос оо
1.0	Merrick Bank Nonpriority Creditor's Name	Last 4 digits of account number	\$596.98
	• •	When was the debt incurred?	
	Attn: Bankruptcy		
	10705 S Jordan Gtwy Ste 200	As of the date you file, the claim is: Check all that apply.	
	Number Street	☐ Contingent	
	South Jordan, UT 84095-3977 City State ZIP Code	☐ Unliquidated	
	City State ZIP Code	☐ Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	☑ Debtor 1 only	☐ Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or divorce that y	ou did not report as
	Debtor 1 and Debtor 2 only	priority claims	ou did not report as
	At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Check if this claim is for a community debt	☑ Other. Specify <u>Credit Card</u>	
	Is the claim subject to offset?		
	☑ No		
	☐ Yes		
4.7	The Bank of Missouri	Last 4 digita of account number	¢704.14
	Nonpriority Creditor's Name	Last 4 digits of account number	\$704.14
	Attn: Bankruptcy	When was the debt incurred?	
	916 N Kings Hwy Number Street	As of the date you file, the claim is: Check all that apply.	
		☐ Contingent	
	Perryville, MO 63775-1204 City State ZIP Code	☐ Unliquidated	
	,	☐ Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	☐ Student loans	
	Debtor 2 only	 Obligations arising out of a separation agreement or divorce that y 	ou did not report as
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	priority claims	,
	☐ Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	- Oneck it this claim is for a community dept	☑ Other. Specify <u>Credit Card</u>	
	Is the claim subject to offset?		
	☑ No		
	☐ Yes		

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Debtor 1 Mohammad Alqtaishat Case number (if known) 23-13220-mdc
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims —	Continuation Page							
After listing any entries on this page, number them beginning	fter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim							
4.8 WebBank/OneMain Nonpriority Creditor's Name Attn: Bankruptcy 215 S State St Ste 1000 Number Street	Last 4 digits of account number 3 6 0 2 \$590.00 When was the debt incurred? 1/1/2022 As of the date you file, the claim is: Check all that apply.							
Salt Lake Cty, UT 84111-2336 City State ZIP Code Who incurred the debt? Check one.	☐ Contingent ☐ Unliquidated ☐ Disputed							
 ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt 	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify CreditCard							
Is the claim subject to offset? ☑ No ☐ Yes								

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Case number (if known) 23-13220-mdc Debtor 1 Mohammad Alqtaishat Last Name

Middle Name

Other. Add all other nonpriority unsecured claims.

Write that amount here. Total. Add lines 6f through 6i.

First Name

6i.

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim. **Total claim Total claims** 6a. **Domestic support obligations** 6a. \$0.00 from Part 1 \$14,569.78 6b. Taxes and certain other debts you owe the government 6b. 6c. Claims for death or personal injury while you were \$0.00 6c. intoxicated Other. Add all other priority unsecured claims. \$0.00 6d. 6d. Write that amount here. Total. Add lines 6a through 6d. 6e. **\$14,569.7**8 **Total claim Total claims** 6f. Student loans 6f. \$0.00 from Part 2 Obligations arising out of a separation agreement or \$0.00 6g. 6g. divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other 6h. 6h. \$0.00 similar debts

6i.

6j.

\$10,623.94

\$10,623.94

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Fill in this information	n to identify your cas	e:			
Debtor 1	Mohammad		Alqtaishat		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bank	cruptcy Court for the:	Eas	tern District of Pennsylvania		
Case number (if known)	23-13220-	mdc			Check if this amended fill

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☑ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or o	company with whom y	you hav	ve the contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			
	City	S	State	ZIP Code	
2.2					
	Name				
	Number	Street			
	City	S	State	ZIP Code	
2.3					
	Name				
	Number	Street			
	City	S	State	ZIP Code	
2.4					
	Name				
	Number	Street			
	City	S	State	ZIP Code	

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Fill in this inform	Fill in this information to identify your case:						
Debtor 1	Mohammad		Alqtaishat				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the	e: Eastern	District of Pennsylvania				
Case number (if known)	23-13220-mdc			Check if this is amended filing			

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

know	n). Answer every q	uestion.		
1.	Do you have any ✓ No ☐ Yes	codebtors? (If you are filing a joint o	ase, do not list either spouse as a	a codebtor.)
2.	California, Idaho, I	ouisiana, Nevada, New Mexico, Pue		(Community property states and territories include Arizona, d Wisconsin.)
	No. Go to line	3. spouse, former spouse, or legal equiv	valent live with you at the time?	
	☐ No	spouse, former spouse, or legal equiv	alent live with you at the time!	
		ich community state or territory did yo	ou live?	. Fill in the name and current address of that person.
	Name of y	our spouse, former spouse, or legal e	equivalent	
	Number	Street		
	City	State	ZIP Code	
3.	2 again as a code	ebtor only if that person is a guarar	ntor or cosigner. Make sure you	if your spouse is filing with you. List the person shown in line u have listed the creditor on <i>Schedule D</i> (Official Form 106D), edule <i>D</i> , <i>Schedule E/F</i> , or <i>Schedule G</i> to fill out Column 2.
	Column 1: Your c	odebtor		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				
	Name			Schedule D, line
	Number	Ctroot		Schedule E/F, line
	Number	Street		☐ Schedule G, line
	City	State	ZIP Code	
3.2	-			— D. Oakadula D. Kra
	Name			Schedule D, line
	Number	Street		Schedule E/F, line
				Schedule G, line
	City	State	ZIP Code	

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Pebtor 1 Mohammad First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name
First Name Middle Name Last Name Debtor 2
Debtor 2
(0 "(0")
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: Eastern District of Pennsylvania
Case number 23-13220-mdc (if known)
· · ·

Official Form 106l

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

		,	, , , , ,				
Pa	rt 1: Describe Employment						
1.	Fill in your employment information.		Debtor 1			Debtor 2 or nor	n-filing spouse
	If you have more than one job, attach a separate page with information about additional	Employment status Occupation			oyed	☑ Employed ☐ No	t Employed
	employers. Include part time, seasonal, or self-employed work.	Employer's name Employer's address	-			Patriot Home Care, 5700 N Broad St 3rd	_
	Occupation may include student or homemaker, if it applies.		Number Street			Number Street	3 FII
			City	State	Zip Code	Philadelphia, PA 19	141 State Zip Code
		How long employed there	?			2 years	_
Pa	Estimate monthly income as of the unless you are separated. If you or your non-filing spouse has more space, attach a separate should be specified by the separate should be	ne date you file this form. If y			-		
					For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, salary deductions.) If not paid monthly, c			2.	\$0.00	\$6,989.55	
3.	Estimate and list monthly overting	ne pay.		3. +	\$0.00	+ \$0.00	
4.	Calculate gross income. Add line	2 + line 3.		4.	\$0.00	\$6,989.55	

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Debtor 1 Mohammad Alqtaishat Case number (if known) 23-13220-mdc

Last Name

Middle Name

First Name

			For Debtor 1		Debtor 2 or a-filing spouse		
	Copy line 4 here→	4.	\$0.00		\$6,989.55		
5.	List all payroll deductions:						
	5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		\$1,386.00		
	5b. Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. Voluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. Insurance	5e.	\$0.00		\$0.00		
	5f. Domestic support obligations	5f.	\$0.00		\$0.00		
	5g. Union dues	5g.	\$0.00		\$0.00		
	5h. Other deductions. Specify:	5h.	+ \$0.00	+	\$0.00		
6.	Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	\$0.00	_	\$1,386.00		
				_			
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	_	\$5.603.55		
8.	List all other income regularly received:						
	8a. Net income from rental property and from operating a business, profession, or farm						
	Attach a statement for each property and business showing gross						
	receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$8,813.02		\$0.00		
	8b. Interest and dividends	8b.	\$0.00		\$0.00		
	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive			_			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		\$0.00		
	8d. Unemployment compensation	8d.	\$0.00		\$0.00		
	8e. Social Security	8e.	\$0.00	_	\$0.00		
	8f. Other government assistance that you regularly receive	00.	Ψ0.00	_	Ψ0.00		
	Include cash assistance and the value (if known) of any non-cash						
	assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.						
	Specify:	8f.	\$0.00		\$0.00		
	8g. Pension or retirement income	8g.	\$0.00		\$0.00		
	8h. Other monthly income. Specify:	8h.	+ \$0.00	+	\$0.00		
	on. Other monthly income. Specify.	OII.	Ψ0.00	· <u> </u>	Ψ0.00		
9.	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$8.813.02	_	\$0.00		
10.	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	\$8,813.02	+ _	\$5,603.55	= _	\$14,416.57
11.	State all other regular contributions to the expenses that you list in Sched	lule J.					
	Include contributions from an unmarried partner, members of your household friends or relatives.	d, your de		·			
	Do not include any amounts already included in lines 2-10 or amounts that a	re not av	ailable to pay expenses	s listed	in <i>Schedule J.</i> 11. •	_	\$0.00
	Specify:			_		`⊏	φυ.υυ_
12.	Add the amount in the last column of line 10 to the amount in line 11. The amount on the Summary of Your Assets and Liabilities and Certain Statistical		•	ncome.	Write that 12.	L	\$14.416.57
							ombined onthly income
13.	Do you expect an increase or decrease within the year after you file this form.	orm?					
	Yes. Explain:						

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Algtaishat

Debtor 1

Mohammad

Case number (if known) 23-13220-mdc

First Name Middle Name Last Name 8a. Attached Statement L&R Food, LLC FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.) PART A - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME: 1. Gross Monthly Income: \$29,981.33 PART B - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES: Ordinary and necessary expense \$0.00 \$3,500.00 3. Net Employee Payroll (Other than debtor) Payroll Taxes \$0.00 4. 5. **Unemployment Taxes** \$0.00 6. Worker's Compensation \$0.00 7. Other Taxes \$0.00 \$15,840.16 8. Inventory Purchases (Including raw materials) Purchase of Feed/Fertilizer/Seed/Spray \$0.00 \$1,500.00 10. Rent (Other than debtor's principal residence) 11. Utilities \$441.66 12. Office Expenses and Supplies \$53.33 \$0.00 13. Repairs and Maintenance 14. Vehicle Expenses \$0.00 \$0.00 15. Travel and Entertainment 16. Equipment Rental and Leases \$0.00 17. Legal/Accounting/Other Professional Fees \$0.00 18. Insurance \$315.00 19. Employee Benefits (e.g., pension, medical, etc.) \$0.00 20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition **Business Debts** TOTAL PAYMENTS TO SECURED CREDITORS \$0.00 21. Other Expenses Loans & Interest \$400.00 Licenses/Permits \$356.16 Other \$725.00 TOTAL OTHER EXPENSES \$1,481.16 \$23,131.31 22. TOTAL MONTHLY EXPENSES(Add item 2 - 21) PART C - ESTIMATED AVERAGE NET MONTHLY INCOME: 23. AVERAGE NET MONTHLY INCOME(Subtract item 22 from item 1) \$6,850.02

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Debtor 1	<u>Mohammad</u>		Alqtaishat	Case number (if known) 23-13220-mdc
	First Name	Middle Name	Last Name	
8a. Attache	d Statement			
			Rental Income	
1. Gr	oss Monthly Income:			\$1,963.00
2. TO	TAL EXPENSES			\$0.00
3. A\	ERAGE NET MONT	HLY INCOME		\$1,963.00

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		Document	Page 27 01 41		
Fill in this information to	identify your ca	se:			
Debtor 1	Mohammad	Alqtaishat			
_	First Name	Middle Name Last Name	C	Check if this is:	
Debtor 2				An amended filing	
(0 :((1))	First Name	Middle Name Last Name		A supplement showing expenses as of the fo	g postpetition chapter 13
United States Bankrupt	cy Court for the	Eastern District of	Pennsylvania		_
Case number	23-13220	-mdc		MM / DD / YYYY	
(if known)					
Official Form 1	06J				
Schedule J:	Your Ex	kpenses			12/1
space is needed, attach a	another sheet to	le. If two married people are filing to this form. On the top of any addit			
Part 1: Describe Yo	ur Househol	<u> </u>			
1. Is this a joint case?					
No. Go to line 2.					
Yes. Does Debto					
		Official Form 106J-2, Expenses for	Separate Household of Debtor	r 2.	
Do you have dependent Do not list Debtor 1 a		☐ No ☑ Yes. Fill out this information	Dependent's relationship to	Dependent's	Does dependent live
Debtor 2. Do not state the dep	andanta'	for each dependent	Debtor 1 or Debtor 2	age	with you?
names.	endents		Child	13	. □ _{No.} ☑ _{Yes.}
					No. Yes.
					No. Yes.
					No. Yes.
					No. Yes.
Do your expenses in expenses of people yourself and your display.	other than	☑ No □ _{Yes}			
, ,,,,,,,,	-				
Part 2: Estimate Yo	our Ongoing I	Monthly Expenses			
		nkruptcy filing date unless you are			
Include expenses paid f	for with non-ca	s is a supplemental <i>Schedule J</i> , ch sh government assistance if you k on <i>Schedule I: Your Income</i> (Officia	now the value of		ur expenses
	ownership exp	enses for your residence. Include f	•	ny rent 4	\$2,027.00
If not included in lin	e 4:				
4a. Real estate taxe	9			4a.	\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

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Debtor 1 Mohammad Alqtaishat Case number (if known) 23-13220-mdc
First Name Middle Name Last Name

		Your expenses
Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
Utilities:		
6a. Electricity, heat, natural gas	6a.	\$250.00
6b. Water, sewer, garbage collection	6b.	\$75.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$50.00
6d. Other. Specify:	6d.	\$0.00
Food and housekeeping supplies	7.	\$400.00
Childcare and children's education costs	8.	\$0.00
Clothing, laundry, and dry cleaning	9.	\$15.00
). Personal care products and services	10.	\$10.00
. Medical and dental expenses	11.	\$20.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.	\$275.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
4. Charitable contributions and religious donations	14.	\$19.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 		
15a. Life insurance	15a.	\$0.00
15b. Health insurance	15b.	\$0.00
15c. Vehicle insurance	15c.	\$200.00
15d. Other insurance. Specify:	15d.	\$0.00
5. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$0.00
7. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$0.00
17b. Car payments for Vehicle 2	17b.	\$0.00
	17c.	\$0.00
17c. Other. Specify:	17d.	\$0.00
17d. Other. Specify:		
3. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
Other payments you make to support others who do not live with you.	10	#0.00
Specify:	19.	\$0.00
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a.	\$0.00
20b. Real estate taxes	20b.	\$0.00
	20c.	\$0.00
20c. Property, homeowner's, or renter's insurance20d. Maintenance, repair, and upkeep expenses	20d.	\$0.00

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Deb	tor 1	Mohammad		Alqtaishat	Case number (if kr	nown) 23-13220-mdc
		First Name	Middle Name	Last Name		
21.	Other. Spe	cify:			21. +_	\$0.00
22.	Calculate y	our monthly expe	enses.			
	22a. Add lir	nes 4 through 21.			22a	\$3,341.00
	22b. Copy	line 22 (monthly e	xpenses for Debtor 2), if	any, from Official Form 106J-2	22b	\$0.00
	22c. Add lir	ne 22a and 22b. T	he result is your monthly	expenses.	22c	\$3,341.00
23.	Calculate y	our monthly net i	income.			
	23a. Copy	line 12 (your comb	oined monthly income) fr	om Schedule I.	23a	\$14,416.57
	23b. Copy	your monthly expe	enses from line 22c abov	re.	23b	\$3,341.00
	23c. Subtra	act your monthly e	xpenses from your mont	hly income.	Г	
	The re	esult is your month	hly net income.		23c	\$11,075.57
24.	For exampl	le, do you expect t	to finish paying for your	enses within the year after you file to car loan within the year or do you exof a modification to the terms of you	xpect your	

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Fill in this information					
Debtor 1	_ Mohammad		Alqtaishat	_	
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States Bank	ruptcy Court for the:	Eas	tern District of Pennsylvania	_	
Case number (if known)	23-13220-m	dc			☐ C ai

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
Part I. Summanze four Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$422,820.40
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,172.80
1c. Copy line 63, Total of all property on Schedule A/B	\$424,993.20
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$526,404.26
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$14,569.78
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$10,623.94
Your total liabilities	\$551,597.98
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$14,416.57
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J	\$3,341.00

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		Document	Page 31 of 41	
Debtor 1	Mohammad	Algtaishat		Case number (if known) 23-13220-mdc

Last Name

First Name

Middle Name

Part 4: Answer These Questions for Administrative and Statistical Records		
6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the second of the form.	ne court with your other sched	ules.
 7. What kind of debt do you have? ✓ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individua family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 ✓ Your debts are not primarily consumer debts. You have nothing to report on this part of the for this form to the court with your other schedules. 	U.S.C. § 159.	
3. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	n Official	<u>\$15,802.57</u>
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$0.00	
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$14,569.78	
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00	
9d. Student loans. (Copy line 6f.)	\$0.00	
9e.Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00	
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00	
9g. Total . Add lines 9a through 9f.	\$14,569.78	

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Fill in this information	Fill in this information to identify your case:				
Debtor 1	Mohammad		Alqtaishat		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankro	uptcy Court for the:	Eas	tern District of Pennsylvania		
Case number (if known)	23-13220-m	dc			

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

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Fill in this information	Fill in this information to identify your case:					
Debtor 1	_ Mohammad		Alqtaishat			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bank	ruptcy Court for the:	Eas	tern District of Pennsylvania	ı		
Case number (if known)	23-13220-m	dc				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

. What is your current marital status?				
☑ Married				
☐ Not married				
During the last 3 years, have you lived an	ywhere other than where y	ou live now?		
√ No				
Yes. List all of the places you lived in the	ne last 3 years. Do not includ	de where you live now.		
Within the last 8 years, did you ever live v rritories include Arizona, California, Idaho,				
☑ No				
—	V	10CLI)		
Yes. Make sure you fill out Schedule H.	Your Codebtors (Official Fo	om 100n).		
☐ Yes. Make sure you fill out Schedule H.	: Your Codeptors (Official Fo	om 100n).		
<u> </u>	·	иш 100н).		
<u> </u>	·	опп 100н).		
rt 2: Explain the Sources of Your I Did you have any income from employments	ncome ent or from operating a bus	siness during this year or t		ears?
rt 2: Explain the Sources of Your I Did you have any income from employment in the total amount of income you receive	ncome ent or from operating a bus d from all jobs and all busin	siness during this year or t esses, including part-time a	activities.	ears?
Did you have any income from employme Il in the total amount of income you receive you are filing a joint case and you have income	ncome ent or from operating a bus d from all jobs and all busin	siness during this year or t esses, including part-time a	activities.	ears?
Did you have any income from employment in the total amount of income you receive you are filing a joint case and you have incoment.	ncome ent or from operating a bus d from all jobs and all busin	siness during this year or t esses, including part-time a	activities.	ears?
Did you have any income from employment of the total amount of income you receive you are filing a joint case and you have income to the total amount of income you have income you are filing a joint case and you have income to the total amount of income you have income to the total amount of the total amo	ncome ent or from operating a bus d from all jobs and all busin- ome that you receive togeth	siness during this year or t esses, including part-time a	activities. ebtor 1.	ears?
Did you have any income from employment of the total amount of income you receive you are filing a joint case and you have income to the total amount of income you have income you are filing a joint case and you have income to the total amount of income you have income to the total amount of the total amo	ncome ent or from operating a bus d from all jobs and all businome that you receive togeth Debtor 1	siness during this year or t esses, including part-time a er, list it only once under D	Debtor 2	
Did you have any income from employment in the total amount of income you receive you are filling a joint case and you have incoment.	ent or from operating a bus d from all jobs and all businome that you receive togeth Debtor 1 Sources of income	siness during this year or the esses, including part-time aren, list it only once under D	Debtor 2 Sources of income	Gross Income
Did you have any income from employment in the total amount of income you receive you are filing a joint case and you have incoment.	ncome ent or from operating a bus d from all jobs and all businome that you receive togeth Debtor 1	siness during this year or t esses, including part-time a er, list it only once under D	Debtor 2	
Did you have any income from employme Il in the total amount of income you receive you are filing a joint case and you have income	ent or from operating a bus d from all jobs and all businome that you receive togeth Debtor 1 Sources of income	siness during this year or the esses, including part-time arer, list it only once under D Gross Income (before deductions and	Debtor 2 Sources of income	Gross Income (before deductions and

	Case 2	3-13220-mdc	Doc 20 Filed 12/07 Document	7/23 Entered Page 34 of 4	12/07/23 14:46:10 Desc Main -
ebtor 1	Moham	mad	Alqtaishat		Case number (if known) 23-13220-mdc
	First Nar	me Middle	Name Last Name		
	calendar yea	ar: ber 31, <u>2022</u>)	✓ Wages, commissions, bonuses, tips	\$95,364.00	☐ Wages, commissions, bonuses, tips
(January	i to Decem	YYYY	☑ Operating a business	\$21,113.00	Operating a business
	-	r before that:	Wages, commissions, bonuses, tips	\$58,084.00	☐ Wages, commissions,
(January	1 to Decem	ber 31, <u>2021</u>)	✓ Operating a business	\$23,489.00	bonuses, tips Operating a business
				Ψ23,409.00	
Include incopublic benefiling a joint	ome regardle efit payments	ess of whether that s; pensions; rental ir ou have income tha		ner income are alimon collected from lawsui	ny; child support; Social Security, unemployment, and other its; royalties; and gambling and lottery winnings. If you are
Part 3: Li	ist Certain	Payments You	Made Before You Filed for Ba	ankruptcy	
6. Are either	er Debtor 1's	or Debtor 2's debts	s primarily consumer debts?		
☐ No.	an individu	al primarily for a pe	rsonal, family, or household purpos	e."	lefined in 11 U.S.C. § 101(8) as "incurred by
	_		filed for bankruptcy, did you pay a	ny creditor a total or s	\$7,575" OF MORE?
	☐ No. Go	to line 7.			
	ŗ	oaid that creditor. Do		c support obligations	or more payments and the total amount you s, such as child support and alimony. Also, do
	* Subject to	o adjustment on 4/0	1/25 and every 3 years after that fo	or cases filed on or af	fter the date of adjustment.
-1.					
√ Yes.			nave primarily consumer debts.		P000 0
	_	,	filed for bankruptcy, did you pay a	ny creditor a total of t	\$600 or more?
	☑ No. Go	to line 7.			
	i		r domestic support obligations, suc		otal amount you paid that creditor. Do not and alimony. Also, do not include payments to
Insiders ind you are an	clude your re officer, direc	elatives; any general ctor, person in contre		partners; partnership r voting securities; ar	s of which you are a general partner; corporations of which nd any managing agent, including one for a business you
√ No					
☐ Yes. I	_ist all pavme	ents to an insider.			
	pay				
			uptcy, did you make any payment cosigned by an insider.	s or transfer any pro	operty on account of a debt that benefited an insider?
√ No					
	ist all navm	ents that benefited a	an insider		

Case 23-13220-mdc Doc 20 Filed 12/07/23 Entered 12/07/23 14:46:10 Desc Main Page 35 of 41 Document Debtor 1 Mohammad **Alqtaishat** Case number (if known) 23-13220-mdc Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. **✓** No ☐ Yes. Fill in the details. 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? **✓** No ☐ Yes. Fill in the details. 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a courtappointed receiver, a custodian, or another official? **✓** No Yes List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? **✓** No Yes. Fill in the details for each gift. 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? **√**No Yes. Fill in the details for each gift or contribution. Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

Yes. Fill in the details.

✓ No

Document Page 36 of 41 Debtor 1 Mohammad **Alqtaishat** Case number (if known) 23-13220-mdc Last Name First Name Middle Name Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment transfer was made Cibik Law, P.C Person Who Was Paid Attorney's Fee and Cost 10/19/2023 \$1,575.00 1500 Walnut Street Suite 900 Number Street Philadelphia, PA 19102 City State ZIP Code mail@cibiklaw.com Email or website address Person Who Made the Payment, if Not You 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. **√** No Yes. Fill in the details. 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. **√**No. ☐ Yes. Fill in the details. 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) **√** No Yes. Fill in the details. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. **✓** No Yes. Fill in the details.

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Case 23-13220-mdc Doc 20 Filed 12/07/23 Entered 12/07/23 14:46:10 Desc Main Page 37 of 41 Document Debtor 1 Mohammad **Alqtaishat** Case number (if known) 23-13220-mdc Last Name First Name Middle Name 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? **√** No Yes. Fill in the details. 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? **✓**No Yes. Fill in the details. Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **√**No Yes. Fill in the details. Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? **✓** No Yes. Fill in the details. 25. Have you notified any governmental unit of any release of hazardous material? **√**No Yes. Fill in the details. 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. **✓** No Yes. Fill in the details.

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Mohammad Algtaishat Case number (if known) 23-13220-mdc

otor 1	<u>Mohammad</u>	Alqtaishat	Case number (if known) 23-13220-mdc
	First Name	Middle Name Last Name	
rt 11:	Give Details About Yo	our Business or Connections to Any Business	
7 . NA/!:41. !	4		the fellowing constitution to some background
	•	or bankruptcy, did you own a business or have any of	
_		nployed in a trade, profession, or other activity, either ful	II-time or part-time
√ A	member of a limited liabi	lity company (LLC) or limited liability partnership (LLP)	
□ A	partner in a partnership		
□ A	n officer, director, or man	aging executive of a corporation	
□ A	n owner of at least 5% of	the voting or equity securities of a corporation	
☐ No. N	one of the above applies.	Go to Part 12.	
Yes. C	Check all that apply above	and fill in the details below for each business.	
		Describe the nature of the business	Employer Identification number
L&R Foo	od LLC		Do not include Social Security number or ITIN.
458 Mar	kle St		EIN:
Number	Street		
		Name of accountant or bookkeeper	Dates business existed
Philadelr	ohia, PA 19128-3605	Deli	From <u>2021</u> To
City	State ZIP Co	ode	
Markle D	امان مان	Describe the nature of the business	Employer Identification number
Name	7011		Do not include Social Security number or ITIN.
			EIN:
Number	Street		Dates business existed
		Name of accountant or bookkeeper Deli	Dates pusiness existed
		Dell	From To <u>2021</u>
City	State ZIP Co	ode	

Yes. Fill in the details below.

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		Document	Page 39 01 41	
Debtor 1	Mohammad	Algtaishat		Case number (if known) 23-13220-mdc

Last Name

First Name

Middle Name

Part 12: Sign Below	
I have read the answers on this <i>Statement of Financial Affairs</i> and any attachm and correct. I understand that making a false statement, concealing property, content to the bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 200.	or obtaining money or property by fraud in connection with a
X /s/ Mohammad Alqtaishat Signature of Mohammad Alqtaishat, Debtor 1 Date 12/07/2023	
Did you attach additional pages to your <i>Statement of Financial Affairs for Indiv</i> ✓ No ☐ Yes	riduals Filing for Bankruptcy (Official Form 107)?
Did you pay or agree to pay someone who is not an attorney to help you fill ou √ No	t bankruptcy forms? Attach the Bankruptcy Petition Preparer's Notice,
Yes. Name of person	Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Eastern District of Pennsylvania

In re	1	Alqtaishat, Moham	nmad			
				Case No.	23-13220-mdc	
Debto	r			Chapter	13	
			DISCLOSURE OF COMPENSATIO	N OF ATTORNEY	FOR DEBTOR	
1.	con	mpensation paid to	C. § 329(a) and Fed. Bankr. P. 2016(b), I certiful one within one year before the filing of the pebehalf of the debtor(s) in contemplation of or	etition in bankruptcy, or	agreed to be paid to me	e, for services rendered
	For	· legal services, I h	nave agreed to accept		······	\$8,000.00
	Pric	or to the filing of th	nis statement I have received			\$1,000.00
	Bal	ance Due			<u> </u>	\$7,000.00
2.	The	e source of the cor	mpensation paid to me was:			
	\sqrt{1}	Debtor	Other (specify)			
3.	The	e source of compe	ensation to be paid to me is:			
	1	Debtor	Other (specify)			
4.		I have not agreed firm.	d to share the above-disclosed compensation	with any other person	unless they are membe	ers and associates of my
	law	=	share the above-disclosed compensation with a greement, together with a list of the names			-
5.	In r	eturn for the abov	e-disclosed fee, I have agreed to render legal	service for all aspects	of the bankruptcy case	, including:
	a.	Analysis of the obankruptcy;	debtor's financial situation, and rendering adv	vice to the debtor in det	ermining whether to file	a petition in
	b.	Preparation and	filing of any petition, schedules, statements of	of affairs and plan whic	h may be required;	
	c.	Representation	of the debtor at the meeting of creditors and	confirmation hearing, a	nd any adjourned heari	ngs thereof;
6.	By	agreement with th	ne debtor(s), the above-disclosed fee does no	t include the following s	services:	

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B2030 (Form 2030) (12/15)

Filing fee plus Costs & Expenses. Motion to Extend the Stay. Continued Meeting of Creditor Hearings, Addition of Creditor after Filing Petition, Motions to Avoid Liens, Motions for Relief from the Automatic Stay, Motions to Dismiss Case, Adverserial Proceedings & Discharge Litigation, Depositions, Asset Cramdowns, Objection to Proof of Claims, Certification of Stipulation Defaults, Motions for Plan Modifications, Motions for Reconsideration, Vacate Wage Orders, Praceipe for Discharge, Bankruptcy Chapter Conversions, Redemption of Property, Lexis & Pacer Research, Credit, Property, Judgements, & Liens Reports. The above legal services will be billed at a hourly rate of \$375 per hour per attorney

CERTIFICATION				
,	g is a complete statement of any agreement or arrangement for payment to otor(s) in this bankruptcy proceeding.			
12/07/2023	/s/ Michael A. Cibik			
Date	Michael A. Cibik			
	Signature of Attorney			
	Bar Number: 23110			
	Cibik Law, P.C.			
1500 Walnut Street Suit				
Philadelphia, PA 19102 Phone: (215) 735-1060 Cibik Law, P.C.				
		Name of law firm		